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FOURTH OF JULY REFLECTIONS 2006©

Robert W. Smiley, Jr., Chairman

Once again the time is here to commemorate the continuing significance of the Fourth of July. This year we highlight the lives of four more towering patriots, all signers of the Declaration of Independence, and all from what became the State of Pennsylvania: George Clymer, Benjamin Franklin, Robert Morris, and George Taylor. They, along with the other 52 signers, put their country ahead of their own interests and fortunes, and often their own personal safety.

It can be an overwhelming experience to contemplate the conviction and principles, the fervor and devotion, and the great personal sacrifices made by those men and their families who were pivotal to the founding of our great Country.

To quote jacket notes on David McCullough's current best-selling book *1776:*

> The darkest hours of that tumultuous year were as dark as any Americans have known. Especially in our own tumultuous time, *1776* is powerful testimony to how much is owed to a rare few in that brave founding epoch, and what a miracle it was that things turned out as they did.

We hope our sending you these brief biographies to reflect upon will increase your appreciation for the freedom these patriots bequeathed to us. As you enjoy the Independence Day holiday, we hope you will once again thank them for helping bring us the blessings of liberty which we continue to enjoy today.

We look forward to continuing to send additional Fourth of July Reflections in the years to come. We've had so many requests for our earlier Fourth of July Reflections that we put them on our website. Please enjoy them as well. http://www.benefitcapital.com/4threflect.html

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George Clymer
Born: March 16, 1739—Philadelphia
Died: January 23, 1813—Morrisville

George Clymer was born in Philadelphia, the son of a father who emigrated from England and married in Philadelphia. He was orphaned at an early age and came under the care of his uncle, William Coleman, a merchant, who instilled in him a love of reading and saw that he was well educated. His education at the College of Pennsylvania completed, Clymer began working in his uncle's counting room. It was soon manifest that he was more suited to literary and scientific pursuits than to business, yet he remained involved in the mercantile business for a number of years. He married Elizabeth Meredith, the daughter of his senior partner, in 1765, and five of their nine children survived infancy. While having a gainful occupation as a businessman, which he did not enjoy, Clymer continued to pursue reading, which he loved, and became well versed in law, history, and politics. A happenstance acquaintance with George Washington that rose out of Clymer's hospitality to the general when he was a stranger in town, led to a long friendship with Washington, and Washington thereafter was welcomed in Clymer's home when he visited Philadelphia.

While still young, Clymer developed strong feelings of opposition to the arbitrary acts of the British government and early on accepted a captain's commission in a company of volunteers raised for the colonies' defense. In the beginning of his life of public service, he became a city councilman in 1767, then a city alderman. He was appointed head of a committee that successfully opposed the Tea Act in 1773, forcing the resignation of the Philadelphia tea consignees appointed by Britain. In 1775 he was chosen as a member of the council of safety. He was also one of the first continental treasurers and personally underwrote the war for independence by exchanging all his own money for continental currency.

On July 20, 1776, Clymer was elected to the Continental Congress, one of the first five elected from Pennsylvania, and though, like Robert Morris, he was not present when the vote for independence was taken, he was present to affix his signature (his "dearest wish") on August 2, 1776. Along with Morris and George Walton, he was on the committee left behind to take care of any necessary business that might arise when the Congress was shifted to Baltimore as the British army advanced toward Philadelphia. During the year when poor health forced his retirement from Congress, his family saw their furniture and possessions destroyed by a band of British soldiers following their victory at the Battle of Brandywine, though through a ruse, their house itself was not destroyed. In the same time frame, Clymer was appointed commissioner and tasked to preserve a good understanding with several Indian tribes in the Pittsburgh area, hopefully enlisting Shawnee and Delaware Indians into U.S. service. Here, having the fortune to take an alternate route to that originally planned, he narrowly avoided death by tomahawk. Again along with Robert Morris, Clymer was instrumental in establishing what became the Bank of North America, which met the pressing wants of the continental army, and Clymer became a director of the bank.

In 1780 he was elected again to Congress and served faithfully and tirelessly. In 1784 he became a member of the Philadelphia General Assembly leading up to the Constitutional Convention, was elected to that body, and then represented the state of Pennsylvania in Congress for two years, after which he retired from his legislative career.

Clymer's public service was not over, however. In 1791 Washington appointed him to head the excise tax department for Pennsylvania, a post he disliked and from which he resigned after his son Meridith, in the army dispatched against the Whiskey Rebellion in 1794, died. In 1796 he was appointed (along with others) to negotiate a treaty with the Cherokee and Creek Indians in Georgia. At the successful conclusion of this endeavor, he again retired from public service. Clymer held banking, arts, and agricultural positions until he passed away January 23, 1813, at age 73.

Benjamin Franklin

Born: January 17, 1706—Boston
Died: April 17, 1790—Philadelphia

While some of the Declaration of Independence signers are little known, here we are discussing one of the best-known figures in American history, one of the three non-presidents (along with Hamilton and Chase) to be pictured on U.S. currency. Is there a more widely known figure among the signers than Benjamin Franklin? People who otherwise know next to nothing about United States history can call to mind electricity and his "Poor Richard's Almanac," even as "putting one's 'John Hancock'" to a document has faded from common reference. It would be impossible to confine even a brief summary of all that Franklin did within the page limitations here, and so we will concentrate on the less known facts of his beginnings and on his activities as a patriot and public servant in the Revolutionary and post-Revolutionary times.

Benjamin Franklin was born in Boston, the fifteenth of seventeen children of his father, a Puritan who had fled persecution in England. Young Benjamin's obvious high intelligence led his parents to pursue an education for him, but he spent only two years being formally educated, because no more was affordable. Franklin had become a voracious reader when he was very young. At age 12 his father had him bound as an apprentice to a Boston printer, his elder brother James. While fulfilling his apprenticeship, Franklin continued to pursue reading by managing to save enough money to buy the books he wanted. He began to write and managed to sell some of his compositions on the street.

At 17, after fulfilling five of the eleven years of his apprenticeship, Franklin ran off, going first to New York, then ending up in Philadelphia with no job and knowing no one there. Oddly enough, his bedraggled condition caused him to be noticed by Deborah Reed, who later became his wife. He obtained work as a compositor in one of the two printing offices in Philadelphia, and, after some misadventure involving ultimately empty promises of the governor of Pennsylvania, Franklin found himself in England, where he unexpectedly had to work as a journeyman printer. After 18 months he returned to Philadelphia, went into business as a printer, and saw the Pennsylvania Gazette, of which he was editor and proprietor, become popular and profitable. He also established, in 1745, a debating society in which he was active for many years, where moral, political, and philosophical matters were discussed. It became the American Philosophical Society, enduring to this day.

In 1736 Franklin was appointed clerk to the General Assembly of Pennsylvania, and after several years he was elected a representative. During that year he assisted in the establishment of a college that is now the University of Pennsylvania. In 1737 he was appointed postmaster of Philadelphia. In 1744, during the war with the French, he proposed a plan of voluntary association for defense, which resulted in the training of some ten thousand people, and was chosen as a colonel of a Philadelphia regiment. He refused the

appointment. In the same year he was elected as a member of the Provincial Assembly, being reelected annually for the next ten years.

In 1753 Franklin became Deputy Post Master General of America, which, under his management, became a fine source of revenue to the British crown. His bravery came to the fore when, following General Braddock's defeat at Fort Du Quesne, Franklin again raised a volunteer militia and marched at its head to protect the frontier from the French and the Indians. In 1754, on the occasion of the Albany Congress, called by several of the royal governors to prepare for the prospective war with France and to come up with some plan of confederation, Franklin is credited with having introduced the first clear plan for the establishment of a permanent federal union of the thirteen colonies. Next, he was sent to England to settle tax disputes between the proprietary government and the Pennsylvanians. At the successful conclusion of these negotiations, he stayed at the British court as the agent for Pennsylvania, and was rewarded for his success by being similarly entrusted to represent Massachusetts, Maryland, and Georgia. During his stay in England, he also presented the Pennsylvania Assembly's petition against the Stamp Act, standing firm that the Americans would never submit to paying the stamp duty, and it is considered that the repeal resulted substantially through Franklin's efforts and diplomatic skill. During his years abroad, he received many honors in England, France, and Holland.

Upon his return to America from Great Britain in 1775, having concluded that there was nothing more he could do there to maintain a state of peace, Franklin was immediately elected as a delegate to the General Congress. In 1776 he was deputized by Congress to negotiate with Canada to persuade the Canadians to separate from the British, but he did not succeed. In America, Franklin continued to work for the colonies' reconciliation with the mother country, the reconciliation that was not to be, and when the time came, with wholehearted support, he affixed his signature to the Declaration of Independence.

Throughout the war for independence, Franklin continued to distinguish himself in service to his country, including heading negotiating the treaty of alliance with France (he was appointed Minister to France in 1779) and others with Sweden and Prussia, securing commerce and private property rights for the Americans. With independence secured, Franklin repeatedly asked to be returned home. Thomas Jefferson finally replaced him, and he arrived back in Philadelphia in September of 1785.

Although he was now able to settle down somewhat and enjoy life with his family and friends, he continued to serve—as President of the Commonwealth of Pennsylvania for three years, and as a delegate to the Constitutional Convention. He was also elected president of the Pennsylvania Society for Promoting the Abolition of Slavery. Franklin finally retired from public life in 1788, at age 82, and died at age 84, on April 17, 1790, in Philadelphia.

Robert Morris

Born: January 31, 1734—Liverpool, England
Died: May 8, 1806—Philadelphia, Pennsylvania

Born in England, Robert Morris was brought to America at age 13, soon after the emigration of his father, a merchant long involved in trade with the colonies. His formal education was brief, apparently due to dissatisfaction with the quality of the education available. Orphaned at age 15, after his father died from an accidental gunshot wound,

Morris found himself apprenticed to Charles Willing, one of Philadelphia's earliest merchants, and he served in Willing's counting-house. The good will he engendered in this service led in just two years to his becoming a partner with Willing, an association that subsequently lasted 39 years.

Morris was a Pennsylvanian who took an early stand in opposition to the assault by the British upon the colonists' liberty. Notably, in 1775 he signed the non-importation agreement by the merchants of Philadelphia, bravely risking his private interests as a businessman having large import and export dealings with the mother country. In November 1775 the Philadelphia legislature elected him a delegate to the second Congress that met in Philadelphia, and he shortly found himself serving on a secret committee charged with contracting for the importation of arms, ammunition, and various materials while exporting produce on public account to pay for it. He served as well on a committee for outfitting a naval armament.

Despite his strong conviction that a final separation from the British government was inevitable, Morris initially voted (on July 1, 1776) against the Declaration of Independence, feeling the time was not right. On July 4, he declined to vote. When it came time for signing the Declaration on August 2, however, Morris affixed his signature, saying, "I am not one of those politicians that run testy when my own plans are not adopted. I think it is the duty of a good citizen to follow when he cannot lead." He then went on to become a pivotal figure in raising the funds necessary to sustain the war and gather intelligence. A recounting of all of his successful efforts would be too long, but as an example:

With Congress and much of the populace having departed from Philadelphia in face of the British advance toward the city, Morris and two other members, George Clymer, and George Walton, remained behind to transact any vital business. Morris found himself appealed to by General Washington, who was encamped on the Delaware, for assistance in raising the $10,000 needed to obtain the necessary intelligence to take the offense against the British. Fortune led Morris to cross paths with a Quaker business acquaintance, whom he persuaded, with no more to offer the man than his honor, to provide the money, leading to Washington's victory at Trenton.

As the war went on, Morris was repeatedly instrumental in resolving the financial problems of the downright destitute continental army, at times personally providing security for the debt incurred, and putting his own personal credit on the line. His business knowledge and ability, including his talent for money management as manifest in his well-established commercial credit, put together with his strong patriotic conviction and determination, made him most effective. One such situation was during 1780, when the army faced dissolution much due to the lack of provisions. This led Morris to propose and spearhead the establishment of what became the Bank of North America, heading the subscription list with 10,000 pounds of his own and persuading others to subscribe 30 times that amount. The new bank ultimately achieved the credit required to bolster the provisions needed, but even before that, Morris provided four or five thousand barrels of flour on his own credit. Also, throughout the war Morris provided important intelligence gleaned from his continuing private correspondence with contacts in England, routed through France and Holland when direct correspondence to and from England became impossible.

Ironically, this giant of America's struggle for independence, who was singularly responsible for raising so much of the funding necessary to finance the lengthy conflict, found himself in great financial distress as a result of land speculation with a dishonest

partner. His debts ultimately led to his arrest in 1798, after which he was in debtors prison in Philadelphia for more than four years, until the passage of the national bankruptcy law in 1802. Morris died in obscure retirement on May 8, 1806, at age 72.

George Taylor
Born: 1716—Ireland
Died: February 23, 1781—Easton, Pennsylvania

Little is known of the earliest years of George Taylor, except that he emigrated to the colonies in 1736, at age 20, after abandoning medical studies in his native Ireland, being simply unsuited to the profession. Surely, having to do this distressed him greatly, for he had failed to fulfill the hopes of his clergyman father, who had made this exceptional educational opportunity possible for him at a time when very few young men in his country were so fortunate. Now utterly without financial resources, the destitute young Taylor was reduced upon his arrival in the New World to the lowly status of what was essentially an indentured servant. He labored at an ironworks in Durham, Pennsylvania, to repay the gentleman who had paid for his passage across the Atlantic. He progressed from shoveling coal into a furnace to being a counting room clerk, and his services were well appreciated. Fortune began to smile upon him. Following the death of his patron, a Mr. Savage, Taylor eventually wed his widow, Ann, and became the proprietor of the business.

His fortune seemingly secured, Taylor retired from active management of the business and moved off to a large estate near Lehigh. In 1764, being well regarded by his community, he found himself called to public service, and for the next six years was an active and prominent member of the Provincial Assembly, meeting in Philadelphia and representing the county of Northampton. After five terms, he lost his reelection bid in 1770. Concurrently, the business in Durham faltered, forcing him to return there. In 1775 he was elected again to the provincial assembly in Pennsylvania, with a seat on, among others, the committee of safety, which directed Pennsylvania's war efforts. He also served on a committee charged with reporting a set of instructions to the newly appointed delegates to the Continental Congress.

Due to the less oppressive treatment Pennsylvanians experienced at the hands of the British vis-à-vis the other colonies, their at best lukewarm sentiment toward separation from England at that time led to nonspecific instructions urging the delegation to "exert [their] utmost endeavours" to accomplish the restoration of union and harmony and to specific instructions to the delegation that no force of arms be employed. Within the year, however, public sentiment changed, so that those instructions from the provincial assembly were rescinded, and Pennsylvania committed to the wholehearted pursuit of freedom from the British oppression of its citizens. When, on July 20, 1776, the Pennsylvania convention selected a new slate of representatives to the Continental Congress, Taylor was one of those appointed to replace former representatives who had opposed the Declaration of Independence. Though he had not been present for the Declaration's adoption on July 4, Taylor did have the honor to sign the engrossed copy on August 2, the time at which the members of the Continental Congress generally signed it.

Following his leaving Congress in 1777, Taylor briefly served on the Supreme Executive Council of the state of Pennsylvania, but illness forced him to retire once again. He slipped into obscurity, and died on February 23, 1781, at age 65.